Case 23-11711-amc Doc 42 Filed 07/03/24 Entered 07/04/24 00:40:50 Desc Imaged Certificate of Notice Page 1 of 5

United States Bankruptcy Court Eastern District of Pennsylvania

Case No. 23-11711-amc In re:

Vincent R. Miller, Jr. Chapter 13

Jayne Miller

Debtors

CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 2 Date Rcvd: Jul 01, 2024 Form ID: pdf900 Total Noticed: 4

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2024:

Recip ID Recipient Name and Address

Vincent R. Miller, Jr., Jayne Miller, 81 Vermillion Lane, Levittown, PA 19054-1058 db/jdb

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/Text: megan.harper@phila.gov	Date/Time	Recipient Name and Address					
smg	Eman/ rext. megan.narper@pmia.gov	Jul 02 2024 00:38:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595					
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us							
J		Jul 02 2024 00:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946					
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM							
		Jul 02 2024 00:38:00	AmeriCredit Financial Services, Inc. dba GM Financ, P.O. Box 183853, Arlington, TX 76096-3853					

TOTAL: 3

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 03, 2024 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 1, 2024 at the address(es) listed below:

Name **Email Address** Case 23-11711-amc Doc 42 Filed 07/03/24 Entered 07/04/24 00:40:50 Desc Imaged Certificate of Notice Page 2 of 5

District/off: 0313-2 User: admin Page 2 of 2
Date Rcvd: Jul 01, 2024 Form ID: pdf900 Total Noticed: 4

DENISE ELIZABETH CARLON

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans

Structured Transaction Trust, Series 2020-1 bkgroup@kmllawgroup.com

MICHELLE L. MCGOWAN

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans

Structured Transaction Trust, Series 2020-1 mimcgowan@raslg.com

PAUL H. YOUNG

on behalf of Debtor Vincent R. Miller Jr. support@ymalaw.com,

ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com

,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com

PAUL H. YOUNG

on behalf of Joint Debtor Jayne Miller support@ymalaw.com

ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com

, les lie brown.para legal@gmail.com, cmccullough@ymalaw.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM EDWARD CRAIG

on behalf of Creditor AmeriCredit Financial Services Inc. dba GM Financial wcraig@egalawfirm.com,

mortoncraigecf@gmail.com;alapinski@egalawfirm.com

TOTAL: 7

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IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

CHAPTER 13 Jayne Miller Vincent R. Miller Jr Debtor(s) Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac-NO. 23-11711 AMC Seasoned Loans Structured Transaction Trust, Series 2020-1 **Moving Party** VS. 11 U.S.C. Section 362 Jayne Miller Vincent R. Miller Jr Debtor(s) Scott F. Waterman Trustee

CONSENT ORDER ON MOTION FOR RELIEF FROM STAY

- The above-styled Motion having been scheduled for a hearing before the Court on June
 26, 2024 upon Notice of Motion to each of the above-captioned parties in interest, and it appearing to the Court that the parties consent hereto:
- FURTHER IT IS HEREBY ORDERED that the Motion for Relief from Stay is denied, as
 the parties herein agree that the interest of Movant is adequately protected by payment and
 performance as more particularly set forth hereinafter.
- 3. FURTHER ORDERED that as of June 7, 2024, the post-petition arrearage is as follows, pursuant to the terms of the Note, as set forth in the chart below:

Number of Missed Payments	From	То	Monthly Missed Principal and Interest	Monthly Missed Escrow (if applicable)	Monthly Payment Amount	Total of Monthly Payments Missed
6	January 2024	June 2024	\$867.85	\$425.76	\$1,293.61	\$7,761.66
Less post-p	etition par	tial paym	ents (suspense	balance)	(\$1.7	8)

Total: \$7,759.88

- 4. This arrearage shall be paid as follows:
 - a. Within fourteen (14) days of the filing of this Stipulation, Debtor is ordered to amend their Chapter 13 Bankruptcy plan to include the total post-petition arrearage totaling a sum \$7,759.88.
- 5. Regular payments in the amount of \$1,293.51 to be paid on or before July 1, 2024 and any additional amount as required or allowed by the Note and Security Instrument. Payments should be sent to: Select Portfolio Servicing, Inc. Attn: Remittance Processing P.O. Box 65450 Salt Lake City, UT 84165-0450.
- 6. FURTHER ORDERED that should Debtor(s) default in payment of any sum specified herein, or in any regular monthly mortgage payments which come due according to Movant's Loan Documents, for the life of the bankruptcy then upon notice of default sent by first class mail to Debtor(s), attorney for Debtor(s) and the Trustee, and failure of Debtor(s) to cure such default within fifteen (15) days from the date of receipt of such notice, Movant may file a motion and affidavit of default, with service upon Debtor(s), attorney for Debtor(s) and the Trustee, and the Court may enter an Order releasing Movant from the automatic stay, without further notice or hearing.

- 7. FURTHER ORDERED that in the event relief from the automatic stay is later granted, the Trustee shall cease funding any balance of Movant's claim, and the provisions of Fed. R. Bank. P. 4001(a)(3) may be waived.
 - 8. FURTHER ORDERED that upon completion of any foreclosure sale, any funds in excess of the amount due to Movant and to any subordinate lienholder(s) properly entitled to receive proceeds under applicable State Law that would otherwise be payable to the Debtor(s), shall be paid to the Trustee by the entity receiving the funds from the foreclosure sale for the benefit of the Estate while the Debtor(s) remains in bankruptcy.

Dated this 11th day of June, 2024

/s/ Denise Carlon, Esquire

1441

Attorney for Movant

Paul H. Young, Esq.
Attorney for Deptor(s)

/s/ Ann E. Swartz, Esquire for Scott F. Waterman, Esquire

Chapter 13 Trustee

Approved by the Court this 1st day of July

_, 2024. However, the court

retains discretion regarding entry of any further order.

Bankruptcy Judge

Ashely M. Chan